PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF: JONATHAN D. COOPER | EXAMINER:

NOT YET ASSIGNED

APPLICATION NO.:

NOT YET ASSIGNED

NOT YET ASSIGNED

FILED:

11/18/2003

FOR: IMPROVED MONEY TRANSFER SYSTEM AND METHOD WITH ADDED SECURITY FEATURES

PRELIMINARY AMENDMENT

ART UNIT:

Dear Sir:

Please kindly amend the above referenced application as follows:

Amendments to the Specification are reflected on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper, wherein claims 1-58 are cancelled and claims 59-75 are added.

Remarks begin on page 11 of this paper.